

Fill in this information to identify the case:

Debtor 1 Dannie Lamar Banks

Debtor 2 Carol Elcock Banks
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Michigan

Case number 17-41836-MAR

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Total escrow payment decreased due to the removal of the escrow shortage identified on the Escrow Analysis Statement filed with the Notice of Mortgage Payment Change filed on 02/04/20. The regular monthly escrow payment, exclusive of the aforesaid shortage, has not been adjusted. Accordingly, an updated escrow statement was not prepared in connection with the payment change and has not been attached to this filing.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 10

Last four digits of any number
you use to identify the debtor's 8706
account:

Date of payment change: July 1, 2021
Must be at least 21 days after date of this notice

New total payment: \$751.12

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$395.56 New escrow payment: \$335.58

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ New interest rate: _____
Current principal and interest payment: _____ New principal and interest payment: _____

Debtor1 Dannie Lamar Banks
First Name Middle Name Last Name

Case Number (*If known*): 17-41836

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Craig B. Rule

Signature

Date June 7, 2021

Print:

Craig B. Rule, Esq., P67005

Danielle Boyle-Ebersole, Esq., Pennsylvania Bar ID # 81747

Elizabeth M. Abood-Carroll, Esq., P46304

Ryan J. Byrd, Esq., P75906

Title Attorney for Freedom Mortgage Corporation

First Name Middle Name Last Name

Company Orlans PC

Address P.O. Box 5041
Number Street

Troy, MI 48007

Contact phone (248) 502-1400

Contact Email: crule@orlans.com